

EXHIBIT 49

Bansal, Deepti

Subject: FW: Action Items re: Nevada from today's call

From: Litow, Jason
Sent: Friday, February 24, 2006 6:21 PM
To: 'Jeniphr Breckenridge'; TIM TERRY
Cc: Dove, Ronald; Duraiswamy, Shankar
Subject: Action Items re: Nevada from today's call

Jeniphr-

The following is our list of "action items" regarding Nevada discovery from today's call:

1. You agreed to continue to search for and produce the outstanding documents that we have identified (except for perhaps the actuarial information). Obviously, we'd like to get those documents in sufficient time to use them at the depositions in March.
2. We both agreed to keep pressing First Health to keep moving on producing the claims data.
3. With respect to the 30(b)(6) notice, we both agreed to consider whether there are any reasonable solutions or compromises that can be reached.
4. Without either party waiving any rights, you agreed to get back to us regarding our proposed email search of the 4 witnesses, along with what search terms could reasonably be used.

Please let us know if you disagree with any of this.

--Jason